

FIG. 1

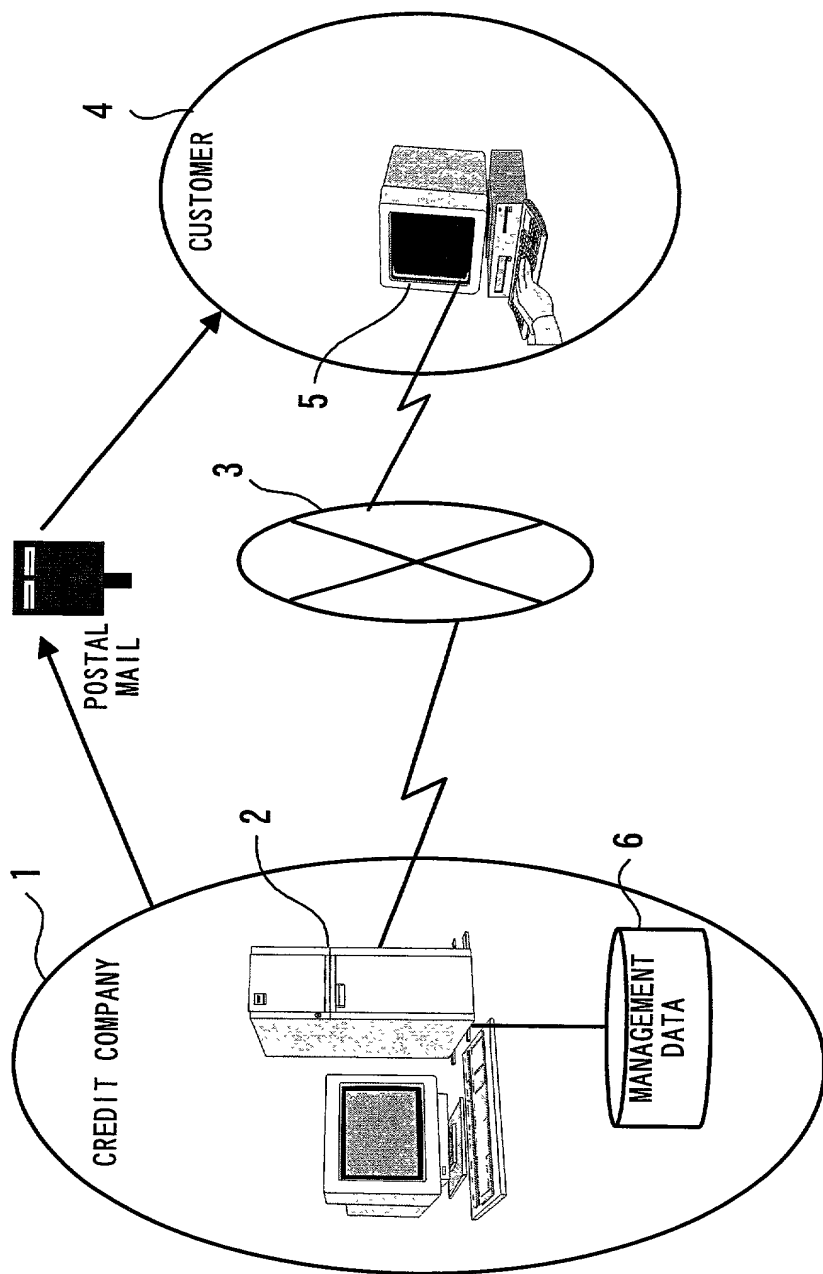


FIG. 2

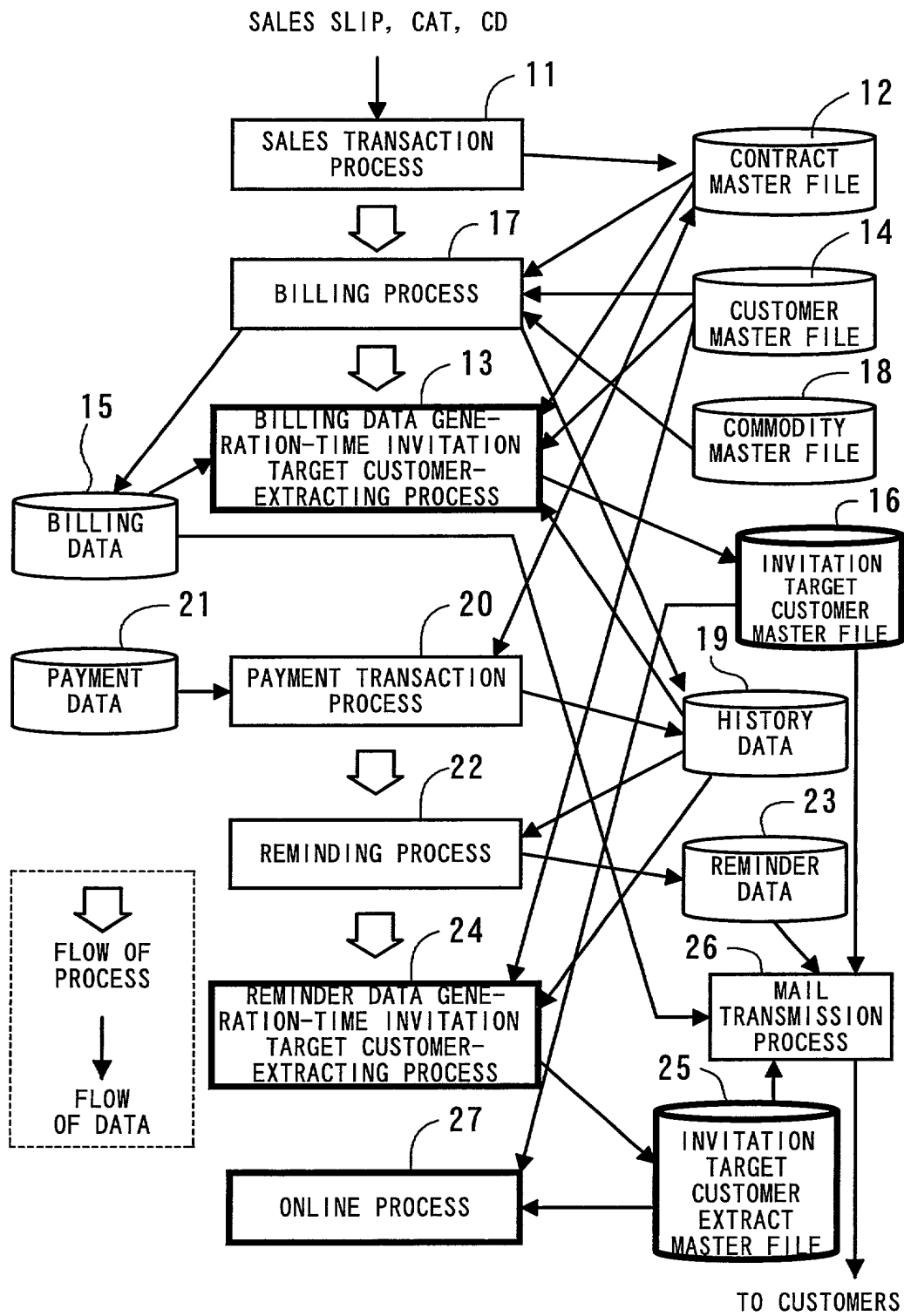


FIG. 3



CUSTOMER MASTER FILE

CUSTOMER NUMBER	PERSONAL INFORMATION								BANK ACCOUNT INFORMATION		
	NAME IN KATAKANA CHARACTERS	NAME IN KANJI CHARACTERS	ADDRESS	RESIDENCE CLASSIFICATION	NUMBER OF RESIDING YEARS	WORK PLACE	WORK-PLACE TEL	BANK CODE	BRANCH CODE	CLASSIFICATION	ACCOUNT NUMBER
1234-aaa	(YAMADA TARO)	(YAMADA TARO)	ROPPONGI, MINATO-KU	1	5	A BUSINESS COMPANY	03-XXX-XXXX	1	40	1	XXXXXXXXXX
5678-bbb	(SATO ICHIRO)	(SATO ICHIRO)	DAITA, SETAGAYA-KU	2	1	B BUSINESS COMPANY	03-XXX-XXXX	2	3	1	XXXXXXXXXX
4321-ccc	(TANAKA HANAKO)	(TANAKA HANAKO)	JINNAN, SETAGAYA-KU	1	10	C COMPANY	03-XXX-XXXX	3	50	1	XXXXXXXXXX
3333-ddd	(TAKA-HASHI JIRO)	(TAKA-HASHI JIRO)	NISHI-SHIN-JUKU, SHINJUKU-KU	2	15	D COMPANY	03-XXX-XXXX	2	22	1	XXXXXXXXXX

1: OWNED HOUSE  
2: APARTMENT

FIG. 5

COMMODITY MASTER FILE

18

COMMODITY CLASSIFICATION	LUMP-SUM PAYMENT	INSTALLMENT PAYMENT	REVOLVING PAYMENT	BONUS-TIME-- PAYMENT--INCLUDING INSTALLMENT PAYMENT
A (CONVENTIONAL CARD)	1	1	0	1
B (JOINT CARD)	1	1	1	1
C (INDIVIDUAL ARTICLE)	1	1	0	1

FIG. 6

BILLING DATA

CONTACT NUMBER	DUE MONTH	AMOUNT BILLED	AMOUNT PAID BALANCE	BALANCE	PAYMENT CLASSI- FICATION	PAYMENT RESULT CLASSI- FICATION	BANK CODE	BRANCH CODE	CLASSI- FICATION	ACCOUNT NUMBER
1234-aaa	2001.04	20000					1	40	1	XXXXXXXXXX
1234-bbb	2001.04	10000					2	3	1	XXXXXXXXXX
1234-ccc	2001.04	10000					3	50	1	XXXXXXXXXX
1234-ddd	2001.04	10000					2	22	1	XXXXXXXXXX

1: BANK  
2: ATM  
3: CONVENI-  
ENCE  
STORE

0: NORMAL  
1: INSUFFI-  
CIENT  
FUNDS

FIG. 7





## HISTORY DATA

CONTRACT NUMBER	DUE MONTH	AMOUNT BILLED	AMOUNT PAID	BALANCE	PAYMENT CLASSIFICATION	PAYMENT RESULT CLASSIFICATION
1234-aaa-0001	2001.04	10000				
1234-aaa-0001	2002.03	20000	20000	30000	1	0
1234-aaa-0001	2002.02	10000	0	50000	1	1
1234-aaa-0002	2001.04	10000				
1234-aaa-0002	2001.03	10000	10000	60000	1	0
5678-bbb-0001	2001.04	10000				
5678-bbb-0001	2001.03	10000	10000	90000	1	0
4321-ccc-0001	2001.04	10000				
4321-ccc-0001	2001.03	10000	10000	90000	1	0
3333-ddd-0001	2001.04	10000				
3333-ddd-0001	2001.03	10000	10000	230000	3	0
3333-ddd-0001	2001.02	10000	10000	240000	3	0
3333-ddd-0001	2001.01	10000	10000	250000	3	0
3333-ddd-0001	2000.12	10000	10000	260000	3	0
3333-ddd-0001	2000.11	10000	10000	270000	2	0
3333-ddd-0001	2000.10	40000	40000	280000	3	0
3333-ddd-0001	2000.09	30000	0	320000		1
3333-ddd-0001	2000.08	20000	0	320000		1
3333-ddd-0001	2000.07	10000	0	320000		1
3333-ddd-0001	2000.06	10000	10000	320000	3	0
3333-ddd-0001	2000.05	10000	10000	330000	3	0
3333-ddd-0001	2000.04	10000	10000	340000	2	0
3333-ddd-0001	2000.03	20000	20000	350000	2	0
3333-ddd-0001	2000.02	10000	0	370000		1
3333-ddd-0001	2000.01	10000	10000	370000	2	0
3333-ddd-0001	1999.12	30000	30000	360000	2	0
3333-ddd-0001	1999.11	20000	0	390000		1
3333-ddd-0001	1999.10	10000	0	390000		1
3333-ddd-0001	1999.09	10000	10000	390000	2	0

NOT PAID

NOT PAID

NOT PAID

NOT PAID

NOT PAID

NOT PAID

NOT PAID

1: BANK      0: NORMAL  
 2: ATM      1: INSUFFICIENT  
 3: CON-      FUNDS  
   VENIENCE  
   STORE

FIG. 9

21

PAYMENT/REMINDER DATA

CUSTOMER NUMBER	DUE MONTH	AMOUNT BILLED	AMOUNT PAID	BALANCE	PAYMENT RESULT CLASSIFICATION
1234-aaa	2001.04	20000	0	90000	1
5678-bbb	2001.04	10000	0	90000	1
4321-ccc	2001.04	10000	0	90000	1
3333-ddd	2001.04	10000	0	230000	1

0: NORMAL  
1: INSUFFICIENT  
FUNDS

FIG. 10



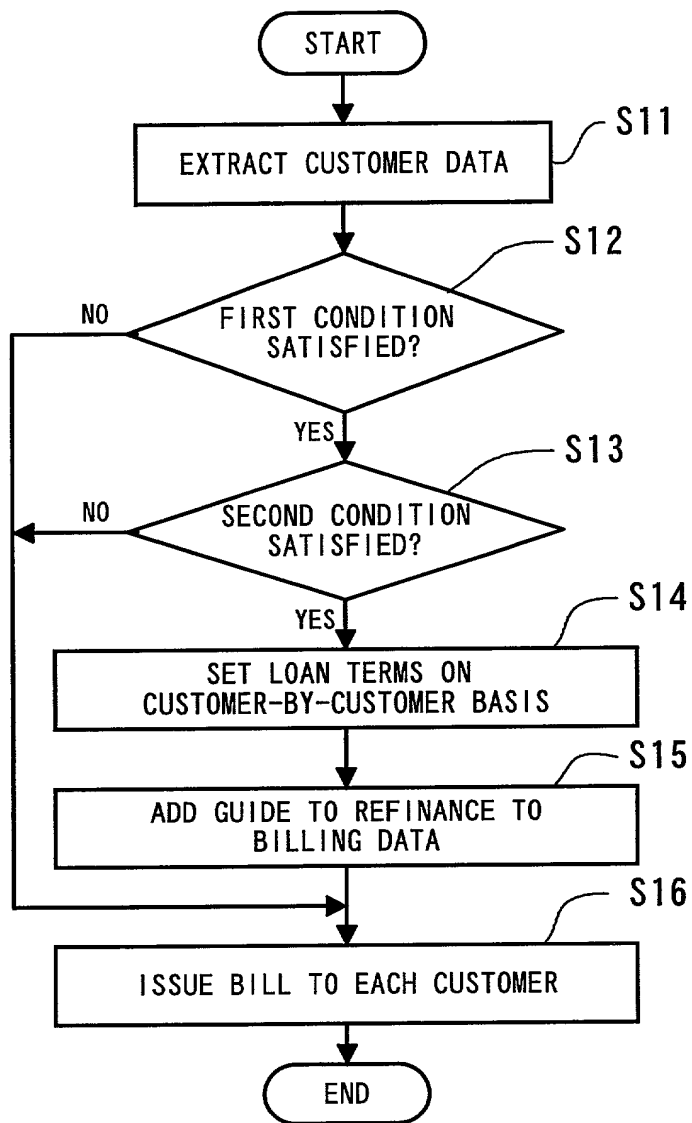


FIG. 12

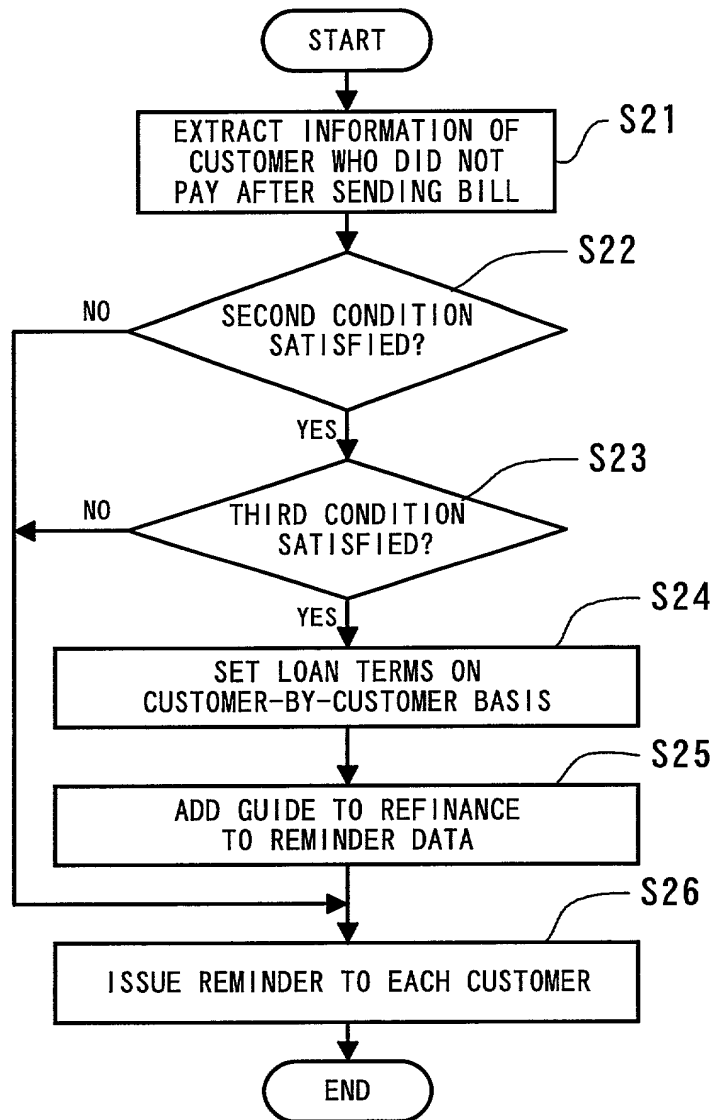


FIG. 13

[illegible]

FIG. 14

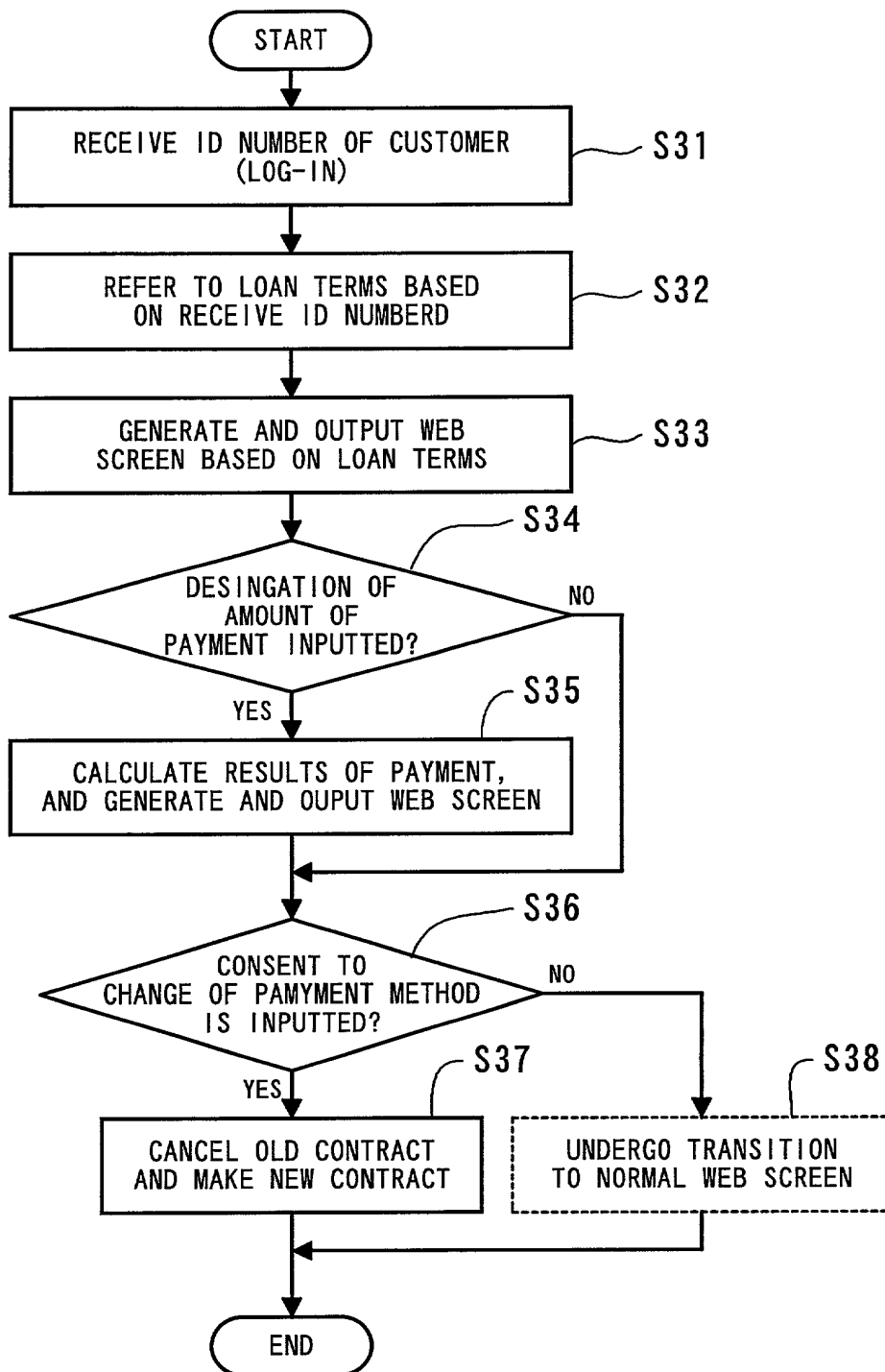


FIG. 15

30



# INFORMATION OF USE OF CUSTOMERS AND GUIDE TO AA CARD

31

NAME	??RO, YAMADA
ADDRESS	1-1-1 CHIYO??-KU, TOKYO
TEL	03-1234-567?

## ITEMIZED STATEMENT (MARCH, 2001)

32

DATE OF USE	NAME OF USED STORE	PAYMENT CLASSIFICATION	AMOUNT OF USED MONEY
5	??KYU HANDS IKE?? BRANCH	LUMP-SUM PAYMENT	¥45,554
TOTAL		***	¥45,554

## BILLING DATE AND AMOUNT BILLED

	DATE OF PAYMENT (APRIL 10TH)
PAYMENT METHOD	LUMP-SUM PAYMENT
AMOUNT PAID	¥45,554

33

To lessen burden of payment, you can change the method of payment by changing over to AA card.  
Please confirm how actual payment is changed by carrying out simulation. If you do not carry out simulation, please click CLOSE button.

CLOSE

37

34

## Payment simulation

Please input an amount of monthly payment of principal  
(You can freely select a method of payment, with AA card.)

Minimum payment ¥1,000

(You can freely set an amount of monthly payment if it is larger than the value shown on the left.)

Amount Of  
Monthly Payment: X ¥1000

(please enter numerical value)

DATE OF PAYMENT (please enter numerical value)

FIG. 16



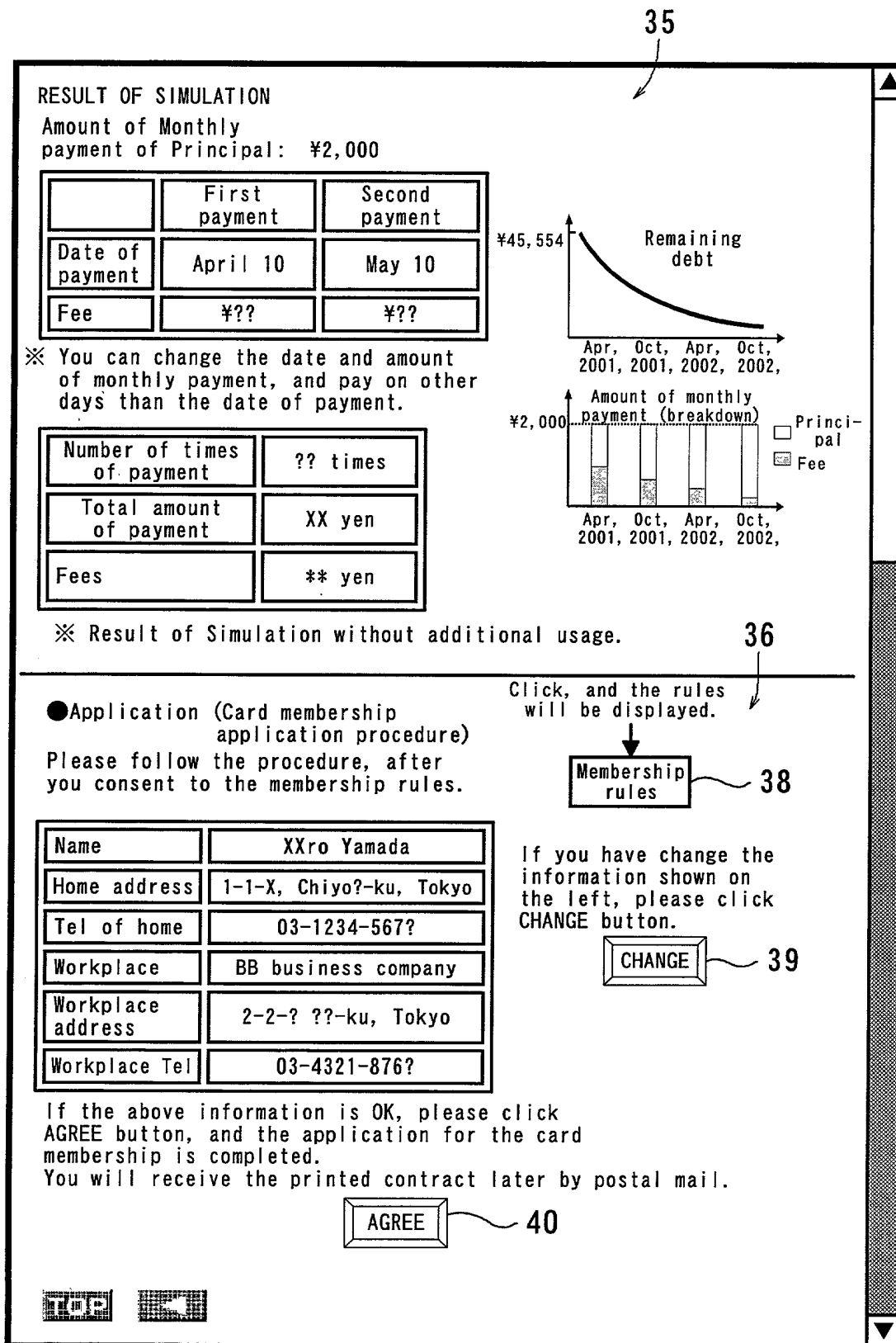


FIG. 17



# INFORMATION OF USE OF CUSTOMERS AND GUIDE TO AA CARD

CARD NUMBER	1234-5678-7890-123?
NAME	??RO, YAMADA
ADDRESS	1-1-1 CHIYO??-KU, TOKYO
TEL	03-1234-567?

51

## ITEMIZED STATEMENT (MARCH, 2001)

52

DATE OF USE	NAME OF USED STORE	PAYMENT CLASSIFICATION	AMOUNT OF USED MONEY
5	??KYU HANDS IKE?? BRANCH	LUMP-SUM PAYMENT	¥12,345
7	??ARUI SHIBUYA BRANCH	LUMP-SUM PAYMENT	¥27,654
12	??KIYA OH? BRANCH	LUMP-SUM PAYMENT	¥5,555
TOTAL		***	¥45,554

## BILLING DATE AND AMOUNT BILLED

	DATE OF PAYMENT (APRIL 10TH)
PAYMENT METHOD	LUMP-SUM PAYMENT
AMOUNT PAID	¥45,554

53

To lessen burden of payment, you can change the method of payment by changing over to AA card. Please confirm how actual payment is changed by carrying out simulation.  
If you do not carry out simulation, please click CLOSE button.

57

CLOSE

## Payment simulation

Please input an amount of monthly payment of principal  
(You can freely select a method of payment, with AA card.)

Minimum payment ¥1,000

(You can freely set an amount of monthly payment if it is larger than the value shown on the left.)

Amount Of  
Monthly Payment: X ¥1000

(please enter numerical value)

DATE OF PAYMENT (please enter numerical value)

54

FIG. 18

55

## RESULT OF SIMULATION

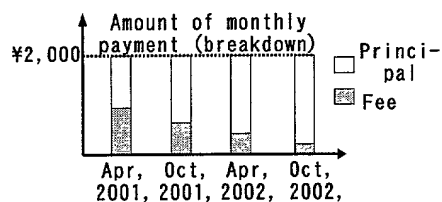
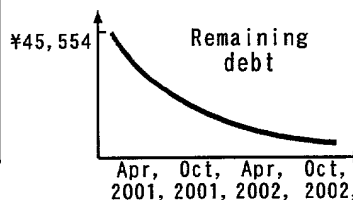
Amount of Monthly  
payment of Principal: ¥2,000

	First payment	Second payment
Date of payment	April 10	May 10
Fee	¥??	¥??

※ You can change the date and amount of monthly payment, and pay on other days than the date of payment.

Number of times of payment	?? times
Total amount of payment	XX yen
Fees	** yen

※ Result of Simulation without additional usage.



56

●Application (Card membership application procedure)

Please follow the procedure, after  
you consent to the membership rules.

Click, and the rules will be displayed.

## Membership rules

58

Name	XXro Yamada
Home address	1-1-X, Chiyo?-ku, Tokyo
Tel of home	03-1234-567?
Workplace	BB business company
Workplace address	2-2-? ??-ku, Tokyo
Workplace Tel	03-4321-876?

If you have change the information shown on the left, please click **CHANGE** button.

CHANGE

59

If the above information is OK, please click  
AGREE button, and the application for the card  
membership is completed.  
You will receive the printed contract later by postal mail.

AGREE

60

FIG. 19

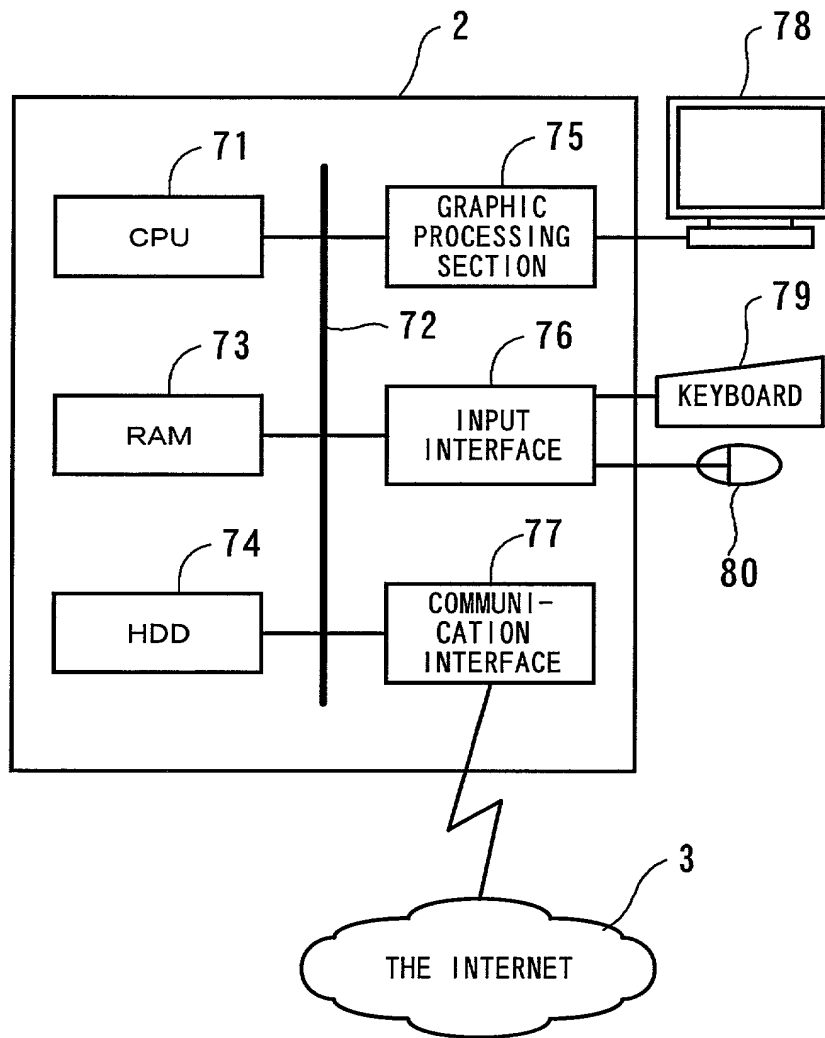


FIG. 20